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**PETITION FOR EXPRESS
ABANDONMENT TO AVOID
PUBLICATION UNDER 37 CFR 1.138(c)**

Fax the petition directly to the
Pre-Grant Publication Division at (703) 305-8568
Or Mail the petition to:
Mail Stop PGPub-ABD
Commissioner for Patents
P.O. Box 1450, Alexandria, VA 22313-1450

Application Number	10/626077
Filing Date	July 24, 2003
First Named Inventor	Alexander Lipton
Art Unit	3624
Examiner Name	Unknown
Attorney Docket Number	1183UB00US00

Petition for Express Abandonment to Avoid Publication under 37 CFR 1.138(c)

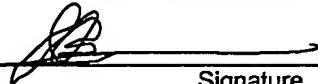
I hereby petition to expressly abandon the above-identified application to avoid publication.

Petition Fee – must be filed with petition to avoid delays in recognizing the petition.

- a. The Director is hereby authorized to charge the petition fee under 37 CFR 1.17(h) to
Deposit Account No. _____
- b. Check in the amount of \$ _____ is enclosed.
- c. Payment by credit card (Form PTO-2038 is enclosed).

NOTE: A paper requesting express abandonment of an application is not effective unless and until an appropriate USPTO official recognizes and acts on the paper. See the Manual of Patent Examining Procedure (MPEP), section 711.01. In addition, the paper will not stop publication of the application unless a petition under 37 CFR 1.138(c) is recognized and acted on by the Pre-Grant Publication Division in sufficient time to avoid publication (e.g., more than four (4) weeks prior to the projected publication date).

I am the: applicant.
 assignee of record of the entire interest. See 37 CFR 3.71.
Statement under 37 CFR 3.73(b) is enclosed. (Form PTO/SB/96)
 attorney or agent of record. Registration Number 31,490



Signature

April 12, 2004
Date

Jeffrey Brandt

Typed or printed name

203-438-1077
Telephone Number

Note: Signatures of all the inventors or assignees of record of the entire interest or their representative(s) are required. Submit multiple forms if more than one signature is required, see below.

Total of One forms are submitted.

This collection of information is required by 37 CFR 1.138(c). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: MailStop PGPub-ABD, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2.



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Alexander Lipton et al.

Title: SYSTEMS AND METHODS FOR MODELING CREDIT RISKS OF PUBLICLY TRADED COMPANIES

Docket No.: 1183UB00US00

Serial No.: 10/626077

Filed: July 24, 2003

Due Date: N/A

Examiner: Unknown

Group Art Unit: 3624

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

We are transmitting herewith the following attached items (as indicated with an "X"):

- A return postcard.
- Petition for Express Abandonment to Avoid Publicaiton (1 pg.).
- Credit Card Payment form (1 pg.).

CUSTOMER NUMBER 33,893

By: 
Atty: Jeffrey L Brandt
Reg. No. 31490

CERTIFICATE UNDER 37 CFR 1.8: The undersigned hereby certifies that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail, in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on this 15th day of April, 2004.

Andrew J. Kaul

Name

Jeffrey L. Brandt

Signature